

Information to identify the case:			
Debtor 1	Dennis F Cox		
	First Name	Middle Name	Last Name
Debtor 2	Lisa L. Cox		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10401-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis F Cox

Lisa L. Cox

8/26/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dennis F Cox
Lisa L. Cox
Debtors

Case No. 17-10401-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala

Page 1 of 4

Date Rcvd: Aug 26, 2021

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dennis F Cox, Lisa L. Cox, 11379 Beuchat Road, Guys Mills, PA 16327-5111
cr	+ BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	+ First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752
14415113	+ Bank of America, PO Box 15227, Wilmington, DE 19886-5227
14406695	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
14406696	+ First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14406697	+ Holiday Financial Services, 715 West 38th Street, Erie, PA 16508-2626
14406703	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 27 2021 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2021 23:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Aug 26 2021 23:16:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14632139	EDI: GMACFS.COM	Aug 27 2021 03:23:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14406688	+ EDI: GMACFS.COM	Aug 27 2021 03:23:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14406691	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 26 2021 23:15:00	Citizens Bank, Attn: Bankruptcy, 443 Jefferson Boulevard, Ms Rjw-135, Warwick, RI 02886
14520759	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 26 2021 23:15:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14707799	+ EDI: WFNNB.COM	Aug 27 2021 03:23:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14406689	+ EDI: CAPITALONE.COM	Aug 27 2021 03:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14665117	EDI: BL-BECKET.COM	Aug 27 2021 03:23:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14664359	+ EDI: BASSASSOC.COM	Aug 27 2021 03:23:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ

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14406690	+ EDI: CITICORP.COM	Aug 27 2021 03:23:00	85712-1083 Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14406692	EDI: WFNNB.COM	Aug 27 2021 03:23:00	Comenity Bank / Bon Ton, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14415114	+ Email/Text: rkiser@co.crawford.pa.us	Aug 26 2021 23:16:00	Crawford County Tax Claim Bureau, 903 Diamond Park, Meadville, PA 16335-2694
14406693	Email/PDF: DellBKNotifications@resurgent.com	Aug 26 2021 23:23:49	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
14406706	+ EDI: CITICORP.COM	Aug 27 2021 03:23:00	Visa Dept Store National Bank / Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14415310	EDI: DISCOVER.COM	Aug 27 2021 03:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14406694	+ EDI: DISCOVER.COM	Aug 27 2021 03:23:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14406699	+ EDI: IRS.COM	Aug 27 2021 03:23:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14406701	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 26 2021 23:15:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14696869	+ EDI: MID8.COM	Aug 27 2021 03:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14694831	EDI: PRA.COM	Aug 27 2021 03:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14408039	+ EDI: RECOVERYCORP.COM	Aug 27 2021 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406702	+ EDI: RMSC.COM	Aug 27 2021 03:23:00	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
14413017	EDI: PENNDEPTREV	Aug 27 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14413017	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 26 2021 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14678280	EDI: Q3G.COM	Aug 27 2021 03:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14951981	+ Email/Text: bncmail@w-legal.com	Aug 26 2021 23:16:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14406704	+ EDI: RMSC.COM	Aug 27 2021 03:23:00	Synchrony Bank / Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14406705	+ EDI: WTRRN BANK.COM	Aug 27 2021 03:23:00	Target, C/O Financial & Retail Services, Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E,

District/off: 0315-1

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		C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		The Bank Of New York Mellon FKA The Bank Of New Yo
14666313		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW, YORK AS SUCCESSOR INDENTURE TRUSTEE TO, JPMORGAN CHASE BANK, N.A., AS INDENTURE, TRUSTEE FOR THE CWABS REVOLVING HOME, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA, N.A.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406700	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14406698	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 18 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As Successor et. al. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Dennis F Cox dan@mrdebtbuster.com

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katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Joint Debtor Lisa L. Cox dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Donna M. Donaher

on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com

Joseph A. Dessoye

on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As Successor et. al. pawb@fedphe.com

Maria Miksich

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR
INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS
REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8